

Information to identify the case:					
Debtor 1	<u>Raul A Hoare</u>			Social Security number or ITIN	xxx-xx-5744
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Northern District of Illinois					
Case number: 16-25461					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raul A Hoare
aka Roux Hoare, dba Roux Construction

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

June 7, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Raul A Hoare
 Debtor

Case No. 16-25461-JPC
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ccabralas
 Form ID: 3180W

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 Total Noticed: 19

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db
 24867378 +Raul A Hoare, 3230 W. Olive Ave., Chicago, IL 60659-3612
 Bank of America, N.A., c/o Manley, Deas & Kochalski, LLC, P.O. Box 165028,
 Columbus, Ohio 43216-5028
 24789652 +Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258,
 Salt Lake City, UT 84130-0258
 24789653 +Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
 24789655 +Equifax Information Services, LLC, Po Box 740241, Atlanta, GA 30374-0241
 24789654 Equifax Information Services, LLC, 1550 Peachtree St. NW, Atlanta, GA 30309
 24789657 +Experian Information Solutions, Inc., Po Box 4500, Allen, TX 75013-1311
 24789656 +Experian Information Solutions, Inc., 475 Anton Blvd., Costa Mesa, CA 92626-7037
 24789658 +Eyes of Grace, 9669 N. Kenton Ave., Suite 409, Skokie, IL 60076-1267
 24789659 +Johnson Blumberg & Associates, LLC, 230 W. Monroe St., Suite 1125, Chicago, IL 60606-4723
 24789660 +NorthShore University HealthSystem, Po Box 1006, Suite 330, Skokie, IL 60076-8006
 24789661 ++PINNACLE MANAGEMENT SERVICES, 830 ROUNDABOUT, SUITE B, WEST DUNDEE IL 60118-2116
 (address filed with court: Pinnacle Management Services, 830 Roundabout, Suite B,
 Dundee, IL 60118)
 24789662 +Seterus Inc, 14523 SW Millikan Way St., Beaverton, OR 97005-2352
 24789663 +TransUnion LLC, PO Box 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 24789651 +EDI: BANKAMER.COM Jun 08 2017 00:04:00 Bank of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 25097515 EDI: BANKAMER.COM Jun 08 2017 00:04:00 Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
 24806051 +EDI: AISACG.COM Jun 08 2017 00:03:00 Capital One Auto Finance,
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 24801091 +EDI: AISACG.COM Jun 08 2017 00:03:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 25093396 EDI: RESURGENT.COM Jun 08 2017 00:04:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25572843* Bank of America, N.A., POB 31785, Tampa FL 33631-3785

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Joseph S Davidson on behalf of Debtor 1 Raul A Hoare jdavidson@sulaimanlaw.com,
 courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@
 mail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com
 Josephine J Miceli on behalf of Creditor Federal National Mortgage Association (Fannie Mae),
 a corporation organized and existing under the laws of the United States of America
 Jo@johnsonblumberg.com
 Orlando Velazquez on behalf of Debtor 1 Raul A Hoare ovjd@yahoo.com,
 mbadwan@sulaimanlaw.com;courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.co
 m;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

District/off: 0752-1

User: ccabrales
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jun 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Roderic Fleming on behalf of Creditor BANK OF AMERICA, N.A. rfleming@mlg-defaultlaw.com
Sarah E Barngrover on behalf of Creditor BANK OF AMERICA, N.A. amps@manleydeas.com
Todd J Ruchman on behalf of Creditor BANK OF AMERICA, N.A. amps@manleydeas.com
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 8